

Form 604

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Bryan E. Zebroski
Melissa S. Zebroski
aka Melissa Mustari
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.
No Respondents
Respondent(s).

Case No. 15-21567-GLT
Chapter: 13

Related to Document No. 124

Hearing Date: 7/29/20 at 11:00 AM

**ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this *The 27th of May, 2020*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 124 by the Chapter 13 Trustee,

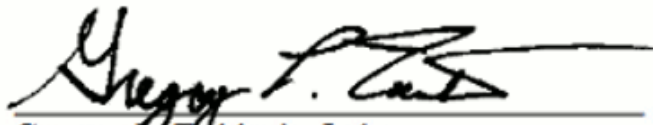
It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before July 11, 2020**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **July 29, 2020 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L. Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is* **SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.**



Gregory L. Taddonio, Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Bryan E. Zebroski
Melissa S. Zebroski
DebtorsCase No. 15-21567-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
Form ID: 604Page 1 of 3
Total Noticed: 79

Date Rcvd: May 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2020.

db/jdb
14088496 +Bryan E. Zebroski, Melissa S. Zebroski, 264 Burch Drive, Moon Township, PA 15108-3153
14038547 AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14038548 Aes/M&T Elt - Pheaa, PO Box 61047, Harrisburg, PA 17106-1047
14038549 American Express, PO Box 3001, Malvern, PA 19355-0701
14096543 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
+Atlantic Credit & Finance Special Finance, Unit, LLC Successor in interest to,
CITIBANK, N.A., c/o Weltman, Weinberg & Reis Co., LPA, 323 W. Lakeside Avenue,
Cleveland, OH 44113-1085
14051685 Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195
14051686 Bureaus Investment Group Portfolio, 1717 Central St, Evanston, IL 60201-1507
14051688 Capital Beltway Express, LLC/, PO Box 28148, New York, NY 10087-8148
14051693 CitiBank, c/o Atlantic Credit & Finance Special Fi, 120 N Keyser Ave,
Scranton, PA 18504-9701
14051694 Citibank N.A., Citibank Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500
14051695 Citibank, N.A., PO Box 6034, Sioux Falls, SD 57117-6034
14051696 Delta Outsource Group, PO Box 1210, O'Fallon, MO 63366-9010
14337335 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14051697 GC Services Limited Partnership, PO Box 1545, Houston, TX 77251-1545
14051698 Heritage Valley Health System, Heritage Valley Sewickley, PO Box 536366,
Pittsburgh, PA 15253-5905
14051699 Home Depot Credit Services, PO Box 9101, Des Moines, IA 50368-9101
14038561 Jared/Sterling Jewelers, PO Box 1799, Akron, OH 44309-1799
14051700 KML Law Group, P.C., KML Law Group, PC, 701 Market St Ste 5000,
Philadelphia, PA 19106-1541
14051701 Law Enforcement Systems, LLC, PO Box 3032, Milwaukee, WI 53201-3032
14038562 Lescoll, PO Box 2182, Milwaukee, WI 53201-2182
14051702 MedCare Equipment Company, LLC, PO Box 5029, Greensburg, PA 15601-5058
14051703 MedExpress, Medexpress Billing Attn #7964C, PO Box 14000, Belfast, ME 04915-4033
14051537 +Moon Area School District (Moon Township), Keystone Collections Group,
c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, pa 15642-7539
14051704 Moon Township, c/o Keystone Collections, PO Box 499, Irwin, PA 15642-0499
14051529 +Moon Township, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd.,
Irwin, pa 15642-7539
14056004 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14038564 Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd Fl 3, San Diego, CA 92123-4363
14051708 Quest Diagnostics Venture, LLC, PO Box 740717, Cincinnati, OH 45274-0717
14051709 Quest Diagnostics Venure, LLC, PO Box 740717, Cincinnati, OH 45274-0717
14038569 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
14053776 +Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
14038571 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
14038572 The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14038573 The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St, Evanston, IL 60201-1507
14051711 Transurban 495 Express Lanes, PO Box 23530, Alexandria, VA 22304-0531
14051712 Transworld Systems, Inc., 5 Penn Ctr W Ste 1000, Pittsburgh, PA 15276-0120
14051714 UPMC Mercy, PO Box 382059, Pittsburgh, PA 15251-8059
14051713 Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104
14038574 Weltman, Weinberg & Reis Co.LPA, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

E-mail/PDF: rmscedi@recoverycorp.com May 28 2020 04:37:12
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
Miami, FL 33131-1605
14051684 E-mail/Text: bankruptcynotice@aspendental.com May 28 2020 04:32:09 Aspen Dental,
5450 Campbells Run Rd, Pittsburgh, PA 15205-1026
14093850 E-mail/PDF: rmscedi@recoverycorp.com May 28 2020 04:37:12
Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14038568 E-mail/Text: Bankruptcy.RI@Citizensbank.com May 28 2020 04:32:12 RBS Citizens, N.A.,
Attn: Bankruptcy Department, 443 Jefferson Blvd RJW-135, Warwick, RI 02886
14038550 +E-mail/Text: bankruptcy@cavps.com May 28 2020 04:33:36 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321
14051687 E-mail/Text: bankruptcy@cavps.com May 28 2020 04:33:36 Calvary SPV I, LLC,
500 Summit Lake Dr, Valhalla, NY 10595-1340
14051689 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 28 2020 04:37:06
Capital One N.A. - Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14051690 E-mail/Text: Banko@frontlineas.com May 28 2020 04:34:08 Capital One, N.A.,
c/o Frontline Asset Strategies, LLC, 2700 Snelling Ave N Ste 250,
Roseville, MN 55113-1783
14038551 E-mail/Text: bankruptcy@cavps.com May 28 2020 04:33:36 Cavalry Portfolio Serv,
PO Box 27288, Tempe, AZ 85285-7288
14049458 +E-mail/Text: bankruptcy@cavps.com May 28 2020 04:33:36 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14038554 E-mail/Text: Bankruptcy.RI@Citizensbank.com May 28 2020 04:32:12 Citizens Bank,
1000 Lafayette Blvd, Bridgeport, CT 06604-4725
14038555 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 28 2020 04:32:40 Comenity Bank/Gndrmtmc,
PO Box 182789, Columbus, OH 43218-2789
14042227 E-mail/Text: mrdiscen@discover.com May 28 2020 04:32:13 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14038556 E-mail/Text: mrdiscen@discover.com May 28 2020 04:32:13 Discover Fin Svcs LLC,
PO Box 15316, Wilmington, DE 19850-5316
14111887 +E-mail/Text: kburkley@bernsteinlaw.com May 28 2020 04:33:57 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
14051715 E-mail/PDF: gecsedirecoverycorp.com May 28 2020 04:35:12 GECRB/Lowes,
Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
14051716 E-mail/PDF: gecsedirecoverycorp.com May 28 2020 04:35:11 Gecrb/Best Buy, P.O. Box 981439,
El Paso, TX 79998-1439
14038557 E-mail/PDF: gecsedirecoverycorp.com May 28 2020 04:35:11 Gecrb/Walmart, Attn: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104
14051717 E-mail/PDF: gecsedirecoverycorp.com May 28 2020 04:35:11 Gecrb/sams Club, Po Box 965005,
Orlando, FL 32896-5005
14038558 E-mail/Text: bankruptcy@huntington.com May 28 2020 04:33:10 Huntington National Ba,
PO Box 1558, Columbus, OH 43216-1558
14038559 E-mail/Text: bankruptcy@huntington.com May 28 2020 04:33:10 Huntington Natl Bk,
Huntington National Bank - Bankruptcy No, PO Box 89424, Cleveland, OH 44101-6424
14209104 E-mail/Text: sbse.cio.bnc.mail@irs.gov May 28 2020 04:32:28 Internal Revenue Service,
PO Box 21126, Philadelphia, PA 19114
14051692 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 28 2020 04:36:04 Chase,
c/o Derrick Rogers, PO Box 469030, Glendale, CO 80246-9030
14038552 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 28 2020 04:35:14 Chase Card,
PO Box 15298, Wilmington, DE 19850-5298
14038553 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 28 2020 04:35:14 Chase Mtg,
PO Box 24696, Columbus, OH 43224-0696
14106279 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 28 2020 04:35:14
JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14038560 E-mail/Text: BKRMailOPS@weltman.com May 28 2020 04:32:31 Jared-Galleria of Jwlr,
375 Ghent Rd, Fairlawn, OH 44333-4601
14038563 E-mail/Text: bankruptcydpt@cmcmg.com May 28 2020 04:33:12 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14051705 E-mail/Text: nhc@nhchome.com May 28 2020 04:31:09 National Hospital Collections,
16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
14038566 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 28 2020 08:39:52
Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541-1067
14051707 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 28 2020 08:39:52
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
14038567 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 28 2020 08:39:52
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14053151 E-mail/Text: bnc-quantum@quantum3group.com May 28 2020 04:32:51
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14057323 E-mail/Text: bnc-quantum@quantum3group.com May 28 2020 04:32:51
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,
Kirkland, WA 98083-0788
14044269 E-mail/PDF: rmscedirecoverycorp.com May 28 2020 04:36:11
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
14038570 E-mail/PDF: gecsedirecoverycorp.com May 28 2020 04:36:00 Synch/Walmart DC,
4125 Windward Plz, Alpharetta, GA 30005-8738
14051710 E-mail/PDF: gecsedirecoverycorp.com May 28 2020 04:36:58 Synchrony Bank, PO Box 105972,
Atlanta, GA 30348-5972
14051681 +E-mail/Text: bncmail@w-legal.com May 28 2020 04:33:28 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14038575 E-mail/Text: BKRMailOps@weltman.com May 28 2020 04:33:26 Weltman, Weinberg & Reis, Co. LPA,
PO Box 5430, Cleveland, OH 44101-0430

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr JPMorgan Chase Bank, National Association
cr The Huntington National Bank
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14113543* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
14051691 ##Cawley & Bergman, LLP, 117 Kinderkamack Rd Ste 201, River Edge, NJ 07661-1916
14051706 ##Nationwide Credit, Inc, PO Box 26314, Lehigh Valley, PA 18002-6314
14038565 ##Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425

TOTALS: 3, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: dbas
Form ID: 604

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2020 at the address(es) listed below:

Alan R. Patterson, III on behalf of Debtor Bryan E. Zebroski apattersonlaw@protonmail.com,
andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com
Alan R. Patterson, III on behalf of Joint Debtor Melissa S. Zebroski
apattersonlaw@protonmail.com,
andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com
Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association
andygornall@latouflawfirm.com
David R Fine on behalf of Creditor JPMorgan Chase Bank, National Association
david.fine@klgates.com
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association
bkggroup@kmlawgroup.com
James P. Valecko on behalf of Creditor The Huntington National Bank jvalecko@weltman.com,
PitEcf@weltman.com
Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association
pabk@logs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10